

COMMUNITY CAPITAL BANK OF VA

	Disbursement Date 09/24/2010	RSSD (Holding Company) 3628535	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$133	\$110	-17.2%		
Loans	\$98	\$76	-22.3%		
Construction & development	\$15	\$18	18.3%		
Closed-end 1-4 family residential	\$12	\$4	-68.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$16	\$12	-22.0%		
Commercial real estate	\$18	\$15	-15.3%		
Unused commitments	\$37	\$22	-38.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$0	-94.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$2	-74.6%		
Cash & balances due	\$17	\$29	69.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$116	\$97	-16.2%		
Deposits	\$113	\$90	-20.1%		
Total other borrowings	\$0	\$4			
FHLB advances	\$0	\$4			
Equity					
Equity capital at quarter end	\$17	\$13	-24.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	11.7%	--		
Tier 1 risk based capital ratio	12.0%	12.5%	--		
Total risk based capital ratio	18.6%	18.3%	--		
Return on equity ¹	1.5%	-0.6%	--		
Return on assets ¹	0.2%	-0.1%	--		
Net interest margin ¹	3.9%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	41.0%	140.7%	--		
Loss provision to net charge-offs (qtr)	129.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	3.6%	3.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	14.9%	0.0%	0.0%	0.0%	--
Commercial real estate	0.4%	0.4%	0.0%	0.0%	--
Total loans	4.0%	1.0%	0.5%	0.0%	--